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**PATENT**  
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733  
Filed: September 4, 2003  
Inventor:  
Emrys J. Williams

Examiner: Agwumezie, Charles C  
Group/Art Unit: 3621  
Atty. Dkt. No: 5681-20500

**Title:** Method and Apparatus  
Having Multiple Identifiers  
for Use in Making  
Transactions

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office (Fax No. (571) 273-8300), on the date indicated below.

Robert C. Kowert  
Printed Name

[Signature] \_\_\_\_\_ Oct

October 23, 2006  
Date

**RESPONSE TO OFFICE ACTION OF JULY 24, 2006**

**Mail Stop Amendment**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

Dear Sir:

This paper is submitted in response to the Office Action of July 24, 2006, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.